

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 11-30684-MBK
Chapter: 7
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dalibor Mavrinac
166 Chauncey St
Perth Amboy, NJ 08861

Social Security No.:
xxx-xx-3882

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: October 28, 2011

Michael B. Kaplan
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Dalibor Mavrinac
Debtor

Case No. 11-30684-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: bl8

Page 1 of 2
Total Noticed: 10

Date Rcvd: Oct 28, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2011.

db +Dalibor Mavrinac, 166 Chauncey St, Perth Amboy, NJ 08861-2906
smg +U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523
512164661 +Alphera Financial Serv, 5550 Britton Pkwy, Hilliard, OH 43026-7456
512170236 Federal Home Loan Mortgage Corp., c/o Zucker, Goldberg & Ackerman, LLC,
200 Sheffield Street., Suite 101, P.O. Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: QDESTRAFFI.COM Oct 28 2011 23:03:00 Daniel E. Straffi, 670 Commons Way, Building I,
Toms River, NJ 08755-6431

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 28 2011 23:44:30 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

512187852 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Oct 29 2011 01:44:04
Ascension Capital Group, Inc., Attn: BMW Financial Services NA,, LLC Department,
P.O. Box 201347, Arlington, TX 76006-1347

512164662 +EDI: BANKAMER2.COM Oct 28 2011 23:03:00 Bank Of America, Po Box 1598,
Norfolk, VA 23501-1598

512164663 +EDI: WFFC.COM Oct 28 2011 23:03:00 Wells Fargo Bank Nv Na, Po Box 31557,
Billings, MT 59107-1557

512164664 +EDI: WFFC.COM Oct 28 2011 23:03:00 Wells Fargo Hm Mortgag, Po Box 10335,
Des Moines, IA 50306-0335

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

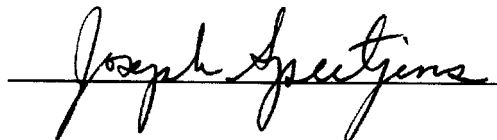
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2011

Signature:



District/off: 0312-3

User: admin
Form ID: b18

Page 2 of 2
Total Noticed: 10

Date Rcvd: Oct 28, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2011 at the address(es) listed below:

Daniel E. Straffi dstraffi@epitrustee.com, dstraffi@ecf.epigsystems.com

Joel A. Ackerman on behalf of Creditor Federal Home Loan Mortgage Corporation
jackerman@zuckergoldberg.com

Kevin B. Zazzera on behalf of Debtor Dalibor Mavrinac kzazz007@yahoo.com

TOTAL: 3